Investor Skills Intensive (ISI) Member Agreement

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By enrolling, I hereby agree for myself, my spouse/significant other and family who participate in my membership to these terms and conditions:

1. I have enrolled as a Member in the Lifestyles Unlimited, Inc.® ("Lifestyles") Investor Skills Intensive ("ISI Program") which allows me to receive program education and information ("Program Benefits") described herein for my personal investment use. This membership is authorized by Lifestyles' Management, who in its sole and absolute discretion may terminate my membership for any reason. If I enroll in any other Lifestyles Program these terms will also apply to that Program.

2. LIFESTYLES DOES NOT PROMOTE OR ENDORSE ANY INVESTMENT OR SECURITY. I ASSUME ALL RISKS OF ANY INVESTMENT OR TRANSACTION THAT I MAKE OR IN WHICH I PARTICIPATE. I WILL NOT HOLD LIFESTYLES AND/OR ITS AFFILIATED COMPANIES, OWNERS OFFICERS, DIRECTORS, MANAGERS, EMPLOYEES, AGENTS AND ASSIGNS (HEREIN "LIFESTYLES PARTIES") LIABLE FOR ANY DAMAGES, LOSSES, AND/OR CLAIMS OF ANY KIND WHATSOEVER, THAT ARISE OUT OF ANY INVESTMENT OR TRANSACTION I MAKE OR IN WHICH I PARTICIPATE, REGARDLESS IF I USED ALL OR ANY PART OF THE PROGRAM BENEFITS RECEIVED HEREUNDER AND/OR ANY OTHER LIFESTYLES PROGRAMS OR EVENTS. I FURTHER AGREE TO CONDUCT MYSELF IN A MANNER WHICH, IN LIFESTYLES' SOLE, ABSOLUTE, UNCONTROLLED AND UNFETTERED DISCRETION: (I) AVOIDS ANY POTENTIAL ALLEGATION OF LIFESTYLES' AND/OR ITS MEMBERS' VIOLATION OF FEDERAL OR STATE SECURITIES LAWS (INCLUDING ANY RULES AND REGULATIONS PROMULGATED THEREUNDER) AND (II) PRESERVES THE ABILITY OF LIFESTYLES' MEMBERS TO CONDUCT PRIVATE PLACEMENTS OF SECURITIES UNDER SUCH LAWS.

3. I UNDERSTAND THAT: (I) NEITHER LIFESTYLES NOR ANY OF ITS ISI PROGRAM PRESENTERS ARE CERTIFIED FINANCIAL PLANNERS, REGISTERED AS A BROKER/DEALER WITH THE FINANCIAL INDUSTRY REGULATORY AUTHORITY OR AS AN INVESTMENT ADVISOR WITH THE U.S. SECURITIES AND EXCHANGE COMMISSION OR ANY STATE SECURITIES AUTHORITY, AND (II) NOTHING IN THE ISI PROGRAM (INCLUDING ANY LIVE/VIDEO PRESENTATION OR WRITTEN MATERIALS) CONSTITUTES FINANCIAL ADVICE OR RECOMMENDATIONS, OR AN OFFER OR OTHER SOLICITATION TO BUY OR SELL ANY SECURITY OR INVESTMENT OF ANY KIND. (III) NO SPECIFIC INVESTMENT RETURNS HAVE BEEN OR CAN BE PROMISED OR GUARANTEED.

4. I HEREBY WAIVE, RELEASE AND DISCHARGE LIFESTYLES PARTIES FROM ANY AND ALL LIABILITIES, LOSSES; DIRECT, SPECIAL, CONSEQUENTIAL AND PUNITIVE DAMAGES; CLAIMS, DEMANDS, CAUSES OF ACTION OF ANY FORM, WHATSOEVER, ARISING FROM OR OUT OF: (I) ANY LIFESTYLES PROGRAM (INCLUDING THE ISI PROGRAM) AND/OR RELATED EVENTS, (II) THE LIFESTYLES PARTIES' INTENTIONAL OR NEGLIGENT CONDUCT, ACTS OR OMISSIONS, AND/OR

OTHER LIFESTYLES MEMBERS' CONDUCT, INCLUDING (WITHOUT LIMITATION) ANY INVESTMENT OR TRANSACTION THAT I ELECT TO PARTICIPATE IN; (III) ANY AND ALL RESULTS, LOSSES AND/OR DAMAGES ARISING FROM MY PARTICIPATION THEREIN, AND (IV) VIOLATION OF ANY PROVISION OF THIS AGREEMENT. THIS IS A FULL AND FINAL RELEASE APPLYING TO ALL KNOWN, UNKNOWN AND UNANTICIPATED CONSEQUENCES, INJURIES, MISREPRESENTATION, AND MUTUAL OR UNILATERAL MISTAKE.

5. I UNDERSTAND AND AGREE THAT LIFESTYLES IS A PRIVATELY-OWNED ORGANIZATION AND MEMBERSHIP IS GRANTED SOLELY BY PERMISSION OF LIFESTYLES' MANAGEMENT. LIFESTYLES' MANAGEMENT MAY DETERMINE IN ITS SOLE, ABSOLUTE, UNCONTROLLED AND UNFETTERED DISCRETION THAT MY MEMBERSHIP MAY BE TERMINATED FOR ANY REASON, INCLUDING VIOLATION OF THIS AGREEMENT AND/OR ANY LIFESTYLES' RULE, POLICY OR PROCEDURE, AND/OR MY (OR ANY FAMILY MEMBER'S) BEHAVIOR, ACTIONS OR CONDUCT DETRIMENTAL TO ITS REPUTATION OR MEMBERSHIP. LIFESTYLES' MANAGEMENT MAY IMMEDIATELY TERMINATE AND/OR REFUSE TO RENEW MY MEMBERSHIP. I UNDERSTAND AND AGREE THAT UPON TERMINATION LIFESTYLES HAS NO OBLIGATION TO RENEW OR REINSTATE ANY MEMBERSHIP AND NO REFUND OF ANY PORTION OF THE PROGRAM FEE AND/OR DUES PAID FOR MY MEMBERSHIP SHALL BE MADE.

6. This Agreement shall be governed by the laws of the State of Texas without reference to conflicts of law principles. Any litigation related to this Agreement and involving any Lifestyles Parties shall be subject to the exclusive jurisdiction of the state or federal courts located in Harris County, Texas.

7. This Agreement is a fully integrated agreement and constitutes the entire agreement and understanding between Lifestyles and me and supersedes any prior or contemporaneous oral or written agreements, understandings, commitments, communications and representations made to me. This Agreement may not be amended, supplemented, or otherwise modified by me except by a written agreement signed by Lifestyles' Management, but Lifestyles' Management may unilaterally change the terms and conditions from time to time, without breaching this Agreement. Notice to Members of such changes will make them enforceable. This Agreement shall be considered for all purposes as having been prepared through the joint efforts of Lifestyles and the undersigned. No presumption shall apply in favor of either such party in the interpretation of this Agreement or in the resolution of any ambiguity of any provision hereof based on the preparation, substitution, submission or other event of negotiation, drafting or execution hereof.

8. I expressly agree that each and every term of this Agreement (including all terms that release and disclaim Lifestyles Parties' liability) are intended to be separate and independent of any other provision, if necessary to allow the challenged term's individual enforcement. If a Court or legal authority rules any provision hereof is unenforceable, I agree the remaining terms will remain in effect and are enforceable. Should any release or limitation of liability, disclaimer or exclusion of damages be found to be unenforceable then I agree that my damages for all claims shall be limited

in total to the amount I paid for the Program.

9. Lifestyles can use my email address to contact me regarding Program Benefits. I understand that Lifestyles does not sell, trade, share or distribute Member information, including email address, to any unaffiliated companies.

10. THE TERMS BELOW ARE ALSO TERMS OF THIS AGREEMENT.

11. You, the buyer, may cancel this transaction at any time prior to midnight of the third business day after the date of this transaction (such transaction date being the date on which you complete and submit this Agreement with payment of the applicable price); provided, however, that you may not cancel this transaction at any time after you have commenced any use of the benefits of the ISI Program, including attendance or participation in person, online or through other means in any training, presentation or other programming offered as part of the ISI Program. I hereby agree that the membership fee provides ninety (90) days of membership. Any additional membership duration specified in this Agreement is promotional, provided in the sole discretion of Lifestyles, and provided at no cost to me. Renewal of this Membership is discretionary to Lifestyles Management and shall be at the renewal rate then in effect.

TERMS AND CONDITIONS OF LIFESTYLES UNLIMITED MEMBERSHIP
Program Benefits
Active ISI members in good standing have access to the following programs and services:

Case Study, available once a month in a variety of locations and in online recordings.
Investor Skills Intensive Seminar, available once a month in a variety of locations.
ISI education classes including in person, on-line, live and recorded webinars, and live stream events.
Question and answer with Member Services Representatives via telephone and email during office hours, Monday through Friday, excluding holidays, from 9AM–5PM CT, on all topics covered in the Investor Skills Intensive Seminar to the extent covered in the seminar.
The Vendor Program. I must perform all necessary due diligence when hiring any vendor, including those in the Vendor Program.
NOTE: Neither Lifestyles nor any presenter or employee has any responsibility to maintain the ISI Program information made available to me or to supply any correction or update about such information.

Conditions of Membership
If I am engaged in the business of real estate education and/or mentoring, or plan to engage in the business of real estate education and/or mentoring in the future, which includes mentoring, coaching, broadcasting, content development, and/or under the direction of or otherwise affiliated with such individuals and/or companies, I am ineligible for membership with Lifestyles.

I will make my own decisions and will consult with my own business advisors, attorneys and tax and accounting advisors concerning any investment or transaction in which I may decide to invest or participate.

I will attend all events solely for the purposes of my own real estate education.

I hereby irrevocably grant to the Lifestyles Parties the right to make audio and visual recordings (still or motion) and other reproductions of (a) my name, likeness, image and/or voice, and (b) any and all activities of every kind and nature whatsoever in which I may participate at any location where Lifestyles is sponsoring or participating in any activity or is otherwise legally entitled to be present during the time I am a Lifestyles member. As additional consideration for the benefits of becoming a Lifestyles Member, I grant to the Lifestyles Parties the perpetual, irrevocable and unencumbered right (but not the obligation) to use, distribute and exhibit all or part of such materials in any and all media and by any and all means now known or hereafter discovered, throughout the universe, in any and all languages, and for any and all purposes as Lifestyles may determine in its sole discretion. I hereby waive any and all rights or claims to any additional consideration or compensation whatsoever and I shall not be deemed to be an employee of Lifestyles.
The person listed in this Agreement as my Spouse or Significant Other, and any immediate family members aged 18 or younger, using my Lifestyles Family Membership, permanently reside in the same residence location as I do, and are my lawful family members by blood, marriage or legal agreement, or adoption, as applicable.

I acknowledge as a condition of membership that doing any of the following will result in immediate termination of my membership:

Acting as a Real Estate Agent or Broker, or representing any other product or service, and attending any event with the intention of marketing my services, building lists, soliciting, advertising, recruiting or doing anything other than receiving the program benefits. I acknowledge that Lifestyles Unlimited has several affiliated companies including Real Estate Brokerages and all Lifestyles Unlimited offices and events are also Lifestyles affiliated brokerage offices and events.

CONDUCTING ANY PERSONAL BUSINESS IN FURTHERANCE OF MY REAL ESTATE AGENCY PROFESSION OR ANY OTHER BUSINESS IS A VIOLATION OF THIS AGREEMENT THAT WILL RESULT IN TERMINATION OF MY MEMBERSHIP. ANY LICENSE PROVIDED TO ME TO ATTEND ANY EVENT OFFERED BY OR SPONSORED BY LIFESTYLES WILL BE REVOKED AND I WILL BE CONSIDERED TO BE CRIMINALLY TRESPASSING THEREIN IF I CONTINUE TO ATTEND.

Disrupting the natural flow of any event and/or inhibiting Lifestyles team members, educators and/or presenters from delivering the material or services as intended. Everyone in attendance has the right to learn in an environment free of unnecessary distractions and/or interruptions.

I MAY NOT COPY, SHARE OR DISTRIBUTE ANY PROGRAM PRESENTATION, MATERIALS, INFORMATION, PUBLICATIONS OR CONTENT, INCLUDING UPLOAD TO OR AS PART OF ANY SOCIAL MEDIA, LIVE-STREAMING, PERSONAL PRESENTATION, INTERNET ACCESS, CLOUD STORAGE, PERSONAL DIGITAL ASSISTANT OR CELLPHONE APP, OR ANY OTHER DEVICE OR MEDIA OF ANY KIND, WITHOUT FIRST RECEIVING LIFESTYLES' WRITTEN PERMISSION.
I UNDERSTAND AND AGREE THAT ALL LIFESTYLES PROGRAM PRESENTATIONS, MATERIALS, INFORMATION, PUBLICATIONS OR CONTENT ARE PROPRIETARY PROPERTY OF LIFESTYLES, I HAVE RECEIVED THE SAME BY LIFESTYLES' PERMISSION, AND I WILL BE RESPONSIBLE FOR ANY DAMAGE LIFESTYLES SUFFERS BECAUSE OF MY MISUSE THEREOF.

I WILL NOT SHARE, DISTRIBUTE, COMPILE, RETAIN, OR OTHERWISE OBTAIN ANY MEMBERSHIP LIST OR MATERIALS THAT IDENTIFY LIFESTYLES MEMBERS, AND USE THE SAME FOR MY BUSINESS PURPOSES OUTSIDE OF LIFESTYLES' VENDOR PROGRAM OR FOR SERVICES PROVIDED TO LIFESTYLES MEMBERS. I WILL NOT SELL, EXCHANGE, TRADE, BARTER, PROVIDE, LEND, GIVE, ADVERTISE OR OTHERWISE MAKE PUBLIC ANY LIFESTYLES' MEMBER PERSONAL INFORMATION, INCLUDING BUT NOT LIMITED TO THEIR NAME, ADDRESS, EMAIL, PHONE NUMBERS, SOCIAL MEDIA OR OTHER CONTACT INFORMATION, FINANCIAL INFORMATION, INVOLVEMENT IN ANY PARTICULAR PROJECT OR INVESTMENT OR ANY OTHER INFORMATION, TO ANY THIRD PARTY, FOR ANY PURPOSE, WHATSOEVER.

I will not misrepresent my relationship with Lifestyles. The Lifestyles Unlimited name, logos, terms, slogans, etc. are the property of Lifestyles and I may not use them for my own purposes.

I will not engage in any direct business transaction with any Lifestyles employee, independent affiliated contractor, Vendor or other Member that violates any applicable Federal, State or local law, regulation, rule, code and/or ordinance.

I will not misrepresent my Membership level or my authorization to participate in any Lifestyles Unlimited Membership Program, including the Challenge and Preferred Investor Group Programs, to any Lifestyles employee, independent affiliated contractor, Vendor, other Lifestyles Member, or anyone else within or outside of the Lifestyles community of real estate investors.

I will contact my Customer Service Manager if, as an ISI member, I plan to make an offer on an apartment community. I will "tag" the property and abide by the tagging rules so as not to compete with other Lifestyles members. I understand that failure to do so will result in termination of my membership.

I will not mistreat Lifestyles and its affiliated companies' employees, independent contractors, vendors, volunteers or members. I understand I am here to learn from them during regular business hours and will not be disruptive, place unreasonable demands on them, request things beyond the scope of my membership, or behave in an unprofessional or abusive way.

Best Practices
In order to get the most out of the ISI Program, members should:

- Use the program information and material for personal real estate investing business.
- Check email on a consistent basis.
- Communicate changes in email address, telephone number, physical address, and any other relevant contact information.
- Check the Calendar of Events and register in advance for events you plan to attend.
- Treat Lifestyles Team Members, other members, and vendors with professional courtesy.
- Make appointments for all one-on-one meetings.
- Understand and remember that networking is a natural byproduct of like-minded investors gathering together for events and classes, but is not an opportunity for marketing other businesses or services. DOING SO WILL REVOKE YOUR LICENSE TO ATTEND ANY LIFESTYLES EVENT AND YOU WILL BE CONSIDERED A TRESPASSER.
- RESPECT THAT THE 2-DAY INVESTOR SKILLS INTENSIVE SEMINAR IS NOT, UNDER ANY CIRCUMSTANCES, A NETWORKING OPPORTUNITY AND SHOULD NOT BE ATTENDED WITH THE INTENTION TO NETWORK.